

2621



Customer No. 30223

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Application Of:

Douglas U. Mennie
William J. Jones
Mark C. Munro

Atty. Docket No.: 47171-00373USD1

Examiner: Not Assigned

Group Art Unit: 2621

#7
T.L.S.-03

Application No.: 10/084,856

Filed: February 27, 2002

For: Automatic Funds Processing System)

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail, postage prepaid, in an envelope addressed to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22202-3513, on April 7, 2003.

Signature: Janet L. Newmaker
Janet L. Newmaker

**FIFTH INFORMATION DISCLOSURE
STATEMENT UNDER 37 C.F.R. §§ 1.97 AND 1.98**

RECEIVED

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

APR 16 2003

Technology Center 2600

Dear Sir:

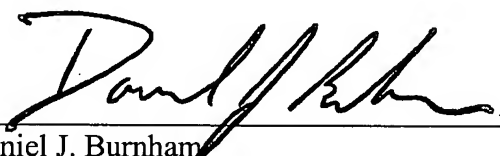
In compliance with the duty of disclosure under 37 C.F.R. § 1.56, it is respectfully requested that this Fifth Information Disclosure Statement be entered, and the references listed on enclosed Form PTO-1449 be considered by the Examiner and made of record. In accordance with 37 C.F.R. § 1.98(d), copies of the listed references are enclosed.

In accordance with 37 C.F.R. §§ 1.97(g) and (h), this Fifth Information Disclosure Statement is not to be construed as a representation that a search has been made, or an admission that the information disclosed is, or is considered to be, prior art with respect to the present application or material to patentability, as defined in 37 C.F.R. § 1.56.

This Fifth Information Disclosure Statement is being filed prior to receipt of a first Office Action reflecting an examination on the merits and, hence, is believed to be timely in accordance with 37 C.F.R. § 1.97(b). Accordingly, no fee is believed to be due. Should any fee be deemed necessary (except payment of the issue fee), however, the Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment, to Deposit Account No. 10-0447 (47171-00373USD1). A duplicate copy of this Statement is enclosed for that purpose.

Respectfully submitted,

Date: April 7, 2003



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Form PTO-1449 (modified)				Application No.: 10/084,856			
LIST OF PRIOR ART CITED BY APPLICANT				Filing Date: February 27, 2002			
				First Named Inventor: Douglas U. Mennie			
				Group Art Unit: 2621			
				Examiner: Not Assigned			
Sheet 1 of 1				Attorney Docket No.: 47171-00373USD1			
U.S. PATENT DOCUMENTS							
Examiner Initial	Ref.	Document Number	Date	Name	Class	Sub-Class	Filing Date (if Application)
	A277	2,936,684	05/17/1960	Simjian	95	1.1	
	A278	3,104,314	09/17/1963	Simjian	235	61.9	
	A279	3,148,932	09/15/1964	Simjian	346	22	
	A280	3,150,912	09/29/1964	Simjian	346	22	
	A281	4,275,874	06/30/1981	DiBlasio	271	4	
	A282	4,420,153	12/13/1983	Winkler et al.	271	304	
	A283	4,743,743	05/10/1988	Fukatsu	235	379	
	A284	5,265,008	11/23/1993	Benton et al.	364	408	
	A285	5,678,046	10/14/1997	Cahill et al.	395	616	
	A286	5,727,667	03/17/1998	Nye	194	207	
	A287	5,918,748	07/06/1999	Clark et al.	209	534	
FOREIGN PATENT DOCUMENTS							
Examiner Initial	Ref.	Document Number	Date	Country	Class	Sub-Class	Translation Yes/No
OTHER DOCUMENTS (including author, title, date, pertinent pages, etc.)							
Examiner Initial	Ref.	Document Information	RECEIVED APR 16 2003 Technology Center 2600				
EXAMINER			DATE CONSIDERED				

***Examiner:** Initial if citations considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.